

PERSONAL ACCIDENT INSURANCE TRANSACTED IN CANADA

Twenty-three companies, under the supervision of the Dominion insurance department, are doing personal accident insurance in Canada. This business is rapidly assuming large proportions, the premiums last year amounting to \$2,023,057. The craze on this continent for so-called "hustle" is responsible for thousands of accidents annually, and the need of accident insurance is demonstrated daily.

The losses incurred by these Canadian companies during 1912, totalled \$999,582, and the claims paid were \$984,168. There were unsettled claims of \$162,352, not resisted, and \$5,353 resisted, a very small amount in view of the numerous cases of fraud encountered by accident insurance companies. The accompanying table gives details of the business in Canada for 1912.

The following accident insurance committees were elected at the recent Quebec convention of the International Casualty and Surety Underwriters:—Personal health and accident section (stock companies), vice-president, Wilfrid C. Potter, Preferred Accident; Bertrand A. Page, Travelers; Walter C. Faxon, Aetna Life; Hedley R. Woodward, Fidelity and Casualty; C. Clark Howard, Massachusetts Bonding and Indemnity.

Personal health and accident section (mutual and assessment companies), vice-president, M. W. Van Auken, Commercial Travelers' Mutual Accident Association of America; H. L. Doud, United Commercial Travelers; S. W. Munsell, Masonic Mutual of Springfield; J. W. Hill, Iowa State Traveling Men's Association; R. M. Sweitzer, Illinois Traveling Men's Association.

The First International Exposition of Safety and Sanitation ever held in America will take place in New York City on December 11th to 20th, under the auspices of the American Museum of Safety. Safety and health in every branch of American industrial life, manufacturing, trade, transportation on land and sea, business, engineering, in all of their

subdivisions will be represented at this exposition. It will be the first step toward making a representative exhibition of the progress of safety and preventive methods in America.

By a special act of Congress, exhibits from Europe and other foreign countries are to be admitted free of duty. European employers have cut their accident and death rate in half by a persistent campaign for safety. There are 21 museums of safety in Europe. All of these museums will contribute to the American exposition.

In the United States every year 40,000 workers are killed, and 2,000,000 are injured, while 3,000,000 are ill from preventable causes, and the record in Canada is comparatively none the less appalling. A conservative estimate of the wasted wage-earning capacity of those ill from preventable causes, for one year is four hundred million dollars.

Just how little it takes to injure or destroy the eye and just how many ways there are of doing either would be very difficult to enumerate (a writer in the National Agents' Record says). The last month has presented an epidemic of such injuries. A policyholder in Maine was leading a cow. The cow slipped and threw up her head. Her horn penetrated the man's eye, destroying the sight. A policyholder in Wisconsin, while fishing was stung in the eye by a sand fly. His eye was completely closed and out of commission for some days. A policyholder in Alabama went into his back yard after dark, ran into the clothes line, which badly damaged his eye. A policyholder in Ohio brushed the sleeve of his coat across his eye. It was seven weeks before he could use the eye. A policyholder in New York walking across the street was struck in the eye by a lighted cigar stub thrown by some man riding in the elevated train.

The annual meeting of the Detroit Conference of accident underwriters will be held at the Clifton Hotel, Niagara Falls, Ontario, September 3rd to 5th inclusive.

	(1912)	Premiums of the year	Number of Policies, new and renewed	Amount of Policies, new and renewed	Number of Policies in force in Canada at date	Net amount in force at date	Losses incurred during the year	Claims Paid	Unsettled Claims	
									Not Resisted	Resisted
Canada Accident		\$ 38,892	3,653	\$ 12,767,201	3,044	\$ 12,008,993	\$ 9,164	\$ 14,389	\$ 2,375	\$ none
Canadian Casualty and Boiler..		35,173	3,418	8,730,250	2,617	6,026,450	18,902	19,251	1,800	none
Canadian Railway Accident.....		250,812	26,059	41,357,419	19,135	29,874,500	130,379	123,843	33,345	2,553
Dominion Gresham.....		14,224	710	1,574,350	4,536	8,118,150	4,486	1,001	3,485	none
Dominion of Canada Guarantee and Accident.....		235,089	8,693	42,043,927	7,086	29,787,667	103,019	95,649	25,538	none
Employers' Liability		113,178	6,115	18,155,850	5,948	17,443,600	100,958	99,958	8,000	none
Fidelity and Casualty.....		79,679	6,372	39,041,250	4,701	29,964,250	83,256	82,363	5,529	none
General Accident of Canada		53,560	3,663	7,636,791	1,790	4,542,400	33,188	35,094	2,494	none
Guardian Accident and Guarantee.....		3,464	314	1,024,000	302	743,500	672	610	63	none
Imperial Guarantee and Accident.....		243,337	12,477	26,240,475	11,766	23,897,225	73,756	74,348	11,300	none
International Casualty		5,619	1,295	713,500	643	483,929	2,127	2,237	117	none
Law, Union and Rock.....		19,481	1,995	4,060,135	1,415	1,397,485	5,293	4,611	1,873	none
London Guarantee and Accident.....		148,328	10,347	24,017,000	10,154	23,512,000	76,529	78,580	7,461	none
London and Lancashire Guarantee and Accident....		56,029	5,706	12,387,450	4,843	10,388,322	32,803	26,507	10,368	none
Maryland Casualty.....		99,568	3,406	12,640,840	2,806	10,456,075	54,317	53,595	10,723	none
Norwich Union Fire.....		127	35	89,500	35	89,500	none	none	none	none
Ocean Accident and Guarantee.....		208,929	.....	29,814,880	.....	27,473,100	63,681	68,663	14,808	800
Protective Association.....		116,458	9,915	.....	9,915	.....	31,053	29,880	4,962	none
Railway Passengers.....		62,811	3,953	9,692,100	3,840	9,337,350	19,821	20,927	3,300	2,000
Royal Exchange.....		3,445	172	1,138,000	165	1,043,500	315	315	none	none
Travelers Insurance Company		226,290	15,186	63,173,305	11,681	50,101,580	154,496	151,195	12,001	none
U.S. Fidelity and Guarantee		6,848	757	2,996,500	646	2,837,000	885	660	225	none
Yorkshire.....		2,616	296	704,950	254	607,700	482	482	none	none
Totals.....		\$2,023,057	.....	.....	.....	.....	\$999,582	\$984,168	\$162,352	\$5,353

SASKATCHEWAN CROP PROSPECTS

Monetary Times Office,

Winnipeg, August 20th.

Commissioner J. Maclure Sclanders, of Saskatoon, in writing to *The Monetary Times* has this to say about the crop and the harvest: "Having carefully investigated the crop situation: I can only say that as an agricultural people whose sole source of income is derived from our crop, we have every reason to be encouraged. Some pessimists are apt to overlook the fact that the influence of the present financial constipation does not and cannot extend to our harvest—the sole source of our revenue. I have avoided the word "stringency," the continual repetition of which in our press becomes a little trying, more especially as the term is extreme and does not properly apply to the situation.

"It seems to me that crop conditions this year are more favorable than for some years past. Wheat will average for this province probably a couple of bushels per acre more

than last year, and perhaps it may turn out even a little better. With the continuance of the present weather, the quality will average satisfactorily, and damaged grain feed will not be anything like so abundant as during the past two years.

"When the broken and unsatisfactory falls of the past couple of years are considered, I am satisfied that our harvest work should be through earlier this year. Cutting ought to commence in some parts about 17th August, but my impression is that it will not be general throughout this district until between the 21st and 25th. This is just about normal.

"The increase in acreage under wheat for the present season is not so great as in previous years. Oats will show a marked increase, so will barley; flax, however, will likely indicate a fall of from 15 to 25 per cent.

"It is very encouraging for those who have the best interests of our country at heart to contemplate the increases in the growing of oats and barley. The increased production of these and other crops confirms the fact that our people have at last awakened to the wisdom of mixed farming, and to the necessity of working twelve months of the year on the farm, just as business men must do in their offices.